

# Tenant Action News

Vol. 4 No. 1

*Serving Newark Tenants*

Spring 1993



*Residents of Stratford Arms Apartments Tenants Association know how to celebrate. There was music, good food, and fun for all ages at their summer Block Party. (For more about Stratford Arms, see page 7 inside).*

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# Around Town

## Garden Spires

Tenants at Garden Spires have been actively pressing for improvements there. On August 27, 1992, they were in court against their landlord, who was found guilty on 57 violations. The landlord was fined \$4000, and given three weeks to correct the problems. When they went back to court in October, the landlord was fined \$12,000. Most of the violations were lack of heat, hot water, and elevator service. Tenants had only 1 working elevator out of 3 there on weekends (in a building with over 20 stories).

## Carmel Towers: Cosmetics

Tenants at Carmel Towers have noticed that their landlord is making cosmetic changes in the building, while serious problems continue. Tenants complain that the work is shoddy, so that the same problem has to be done over and over. Under a new management proposal, all tenants will need photo ID's, and visitors will have to leave photo ID's with the security desk. The management says tenants must pay \$25 for a lost ID. Children who lose a card will have to perform community service around the building. Tenants are challenging this "big brother" system.

## 2 Keer Ave.

After landlord Stuart Hoff lost the building to the City of Newark, and the City promised to allow tenants to stay, it was then decided that the contractors couldn't repair the building while the tenants lived there. The City is now moving to relocate the tenants with a promise that they can return to the building. Some of the tenants received letters to this effect. Other tenants are uncertain as to what their fate will be. What happened City of Newark? Where's the



*Tenants from Brick Towers give elected officials Councilman George Branch and Assemblyman Willie Brown a tour of poor conditions in their building.*

commitment to relocation for 2 Keer Ave. tenants?

## Georgia King Village

Mrs. Frances Houston has been president of the Tenants Association at Georgia King Village for nine years. She has been doing a wonderful job. Tenants in Georgia King Village have many activities for their children to take part in. Mrs. Houston has made it possible for young people to have activities such as computers, drill team, GED classes, baseball, softball, and many more. Mrs. Houston works along with other organizations in the community. Tenants have a special day, Georgia King Village Day, when everyone can participate in activities and musical programs. Seniors also have many activities such as arts-n-craft, painting, sewing and drawing. Mrs. Houston also serves breakfast and lunch for the seniors Monday through Friday.



# HUD Tenants' Coalition Pushes Top Officials For Accountability

"In unity, there is strength." That is something that tenant leaders who belong to the **HUD Tenants' Coalition** have discovered, and that is why the group has continued to meet and work together for improvements in their buildings since 1987.

The **HUD Tenants' Coalition (HTC)** has 18 member apartment complexes located in all parts of Newark. The group uses a variety of strategies to get results: everything from demonstrations, to negotiations with top government officials, to publicity to involve more tenants, and a possible joint legal case.

In meetings 6 months apart, the **HUD Tenants' Coalition** met with both Regional Director for the Department of Housing & Urban Development, and the new director of the New Jersey Housing & Mortgage Finance Agency. Both of these agencies finance buildings which are members of the Coalition, and are responsible for monitoring conditions in the buildings. "We believe that if they give tax money to these buildings, they should make sure the buildings are in good condition, and they should know exactly how their money is being spent, and how it is being wasted," said Francine Christopher, from the Coalition. The group is planning follow up action. "We intend to continue pushing them to be accountable."

Some of the Coalition's other recent activities include:

- \* Helping to stop a rent increase at Zion Towers, a building with hundreds of pages of code violations, and working with tenants to formalize and strengthen the tenant organization there.
- \* Holding **Housing Crisis 1992: A Public Hearing**, an opportunity for tenants and those involved in housing issues to tell their stories to representatives from civic and religious



*Representatives from the **HUD Tenants' Coalition** before their meeting with Dr. Anthony Villane, Regional Director of HUD.*

organizations. A 16 page report of this testimony was given to all elected city, county, and federal representatives from the area (see article - p.6 )

\* Sending three representatives to Washington, D.C. to participate in a national conference on low income housing, and a meeting of the National Alliance of HUD Tenants.

\* The **HUD Tenants' Coalition** hosted a northern New Jersey Conference on "prepayment" issues on April 3 for tenants in privately owned HUD-assisted buildings. Owners in some buildings will be eligible to buy-out their mortgages from HUD earlier than their normal expiration date. This allows the owner to make a decision to use the building for market-rate rental. The process has resulted in displacement of some lower income tenants. The Conference featured local and national experts who educated tenants about

**cont. on p.4**



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# Resources

\* *Tenants Rights Manual: A Manual For Tenants Who Live in Privately Owned, Federally Subsidized Housing* (April 1992).

This 161 book includes chapters on: HUD Housing Programs (definitions of terms of all major HUD-subsidized programs), Getting into Subsidized Housing, Leases, Discrimination, Rents, Rent Increases, Tenant Organizing, Evictions, and many other topics.

Copies are available from the Low Income Housing Information Service, 1012-14th St., N.W. Washington, DC 20005, (201) 662-1530. The cost is \$10 to members of the Low Income Housing Information Service, \$20 to all others. Prepayment is required.

\* *Save Your Home - Important Information For Subsidized Tenants*. This pamphlet was written specifically for tenants. It shows what tenants can do to keep their housing affordable and have more to say in the way their complex is managed. Copies are available from: The Housing Law Project, Attn: Twyla Stitts, 1950 Addison St., Suite 200, Berkeley, Ca. 94704, (510) 251-9400. The cost is 50 cents a copy, but you must order 20 or more copies.

\* *Housing & Homelessness: A Teaching Guide*. This guide for teachers includes lesson plans for grades 4 to 8, and 8 to 12, to discuss housing issues. Tenants should encourage teachers, schools and libraries to obtain these books. Available for \$3 from The Community For Creative Non-Violence, 425 Second St., NW, Washington D.C. 20001, (201) 393-1909.

\* The Social Security Administration (SSA) is warning seniors to avoid misleading advertising which is designed to capture your attention and money.

SSA says that the words "Social Security" are often used to offer services and information for a fee, when that same information or service

is available **free**.

For questions about Social Security, call their toll free hotline: 1-800-772-1213.

\* *A Directory of Health Resources* in New Jersey, listing over 1000 free sources of information and assistance to New Jersey residents, is available through the New Jersey Coalition for Consumer Education for \$12 (\$10 cost, and \$2 for shipping).

The Directory lists resources on childrens' services, disabilities, diseases, health care services, senior citizen services, and various toll free numbers.

To order send \$12 to: New Jersey Coalition for Consumer Education, 434 Main St. Suite 201, Chatham, New Jersey 07928. For more information call (201) 635-2429.

The New Jersey Coalition for Consumer Education is a non-profit educational organization.



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## Accountability

(continued from p.5)

their rights in these cases (see article p.11).

The **Coalition** also held a Benefit Concert to be held at Essex County College with funds raised going for tenant education and organizing.

The **HUD Tenants' Coalition** meets monthly to plan strategy. For more information about the **HUD Tenants' Coalition**, contact Frank Hutchins at 923-3500, or Nancy Zak at 344-7210.



# Progress In Public Housing

The **Newark Coalition For Low Income Housing (NCLIH)** was back in court in the fall pushing the Newark Housing Authority and the Department of Housing & Urban Development to live up to the terms of their 1989 court settlement.

In that settlement, the Newark Housing Authority had agreed to construct 1777 new apartments (to replace Columbus Homes) and to repair and rent about 2000 of its vacant apartments.

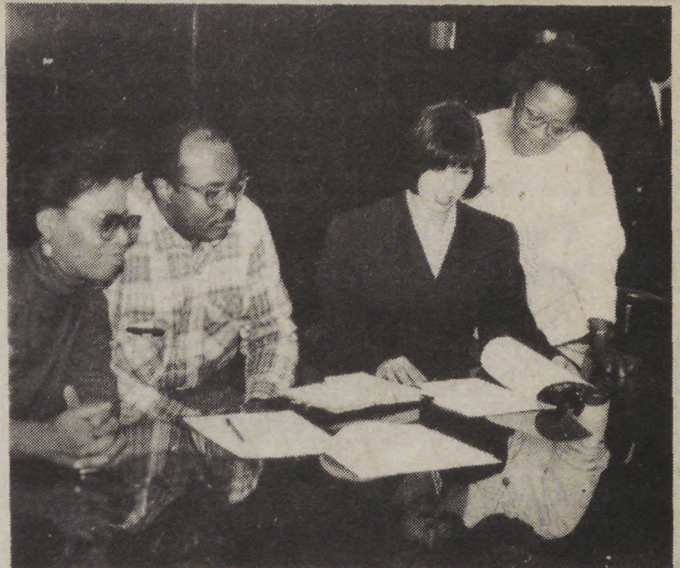
However, NCLIH found that the Housing Authority was breaking the settlement agreement. They **had not built a single new apartment in 5 years**. They had rented 3000 apartments in the last few years, but most of this was moving current tenants around from one floor to another - not renting to new tenants.

After going back into court, some progress is being made. The Housing Authority finally broke ground for the first 100 apartments at Bergen and Chadwick Sts.

The Judge also issued a timetable which requires that by Dec. of 1993, construction will have begun on 225 of the new apartments.

The Judge also is trying to get an agreement with the Housing Authority to fix up more of its vacant apartments each year. There are 3000 vacant apartments in public housing, and thousands of families on the waiting list. The NCLIH wants the Housing Authority to commit itself to fixing up 1800 of the vacant apartments each year.

During the court proceedings, HUD's position was that, although they give the Housing Authority in the neighborhood of \$100 million a year, they don't have any obligation to see that the money is well spent, and that conditions in the buildings are decent. "I think that this is morally bankrupt in terms of what a federal agency that gets taxpayers money should do," says Steve Finn, Director of the NCLIH. "HUD has no accountability as to how that money gets spent. That is something that we need to work on to change."



*Tenants from the **HUD Tenants' Coalition** talk with Christiana Foglio, Executive Director of the New Jersey Housing & Mortgage Finance Agency, about problems in their buildings. From left to right: Francine Christopher, Sam Rivers, Ms. Foglio, and Doris Childs. Ms. Foglio came to Newark in February 1993, and agreed to work with the Coalition to take steps to improve the quality of life in the buildings which receive tax dollars from NJMFA.*

## Newark Groups Working With Tenants

These groups can advise, help organize, put you in contact with others who have had your problem and solved it, help you get legal help, and tell you what tenants are doing city wide.

- **Coalition To Save Rent Control**

Frank Hutchins  
923-3500

- **Newark Coalition For Low Income Housing**

For tenants in public housing.  
Ask for Steve Finn 484-8833

- **Metropolitan Ecumenical Ministry**

Housing Task Force. Ask for Nancy Zak  
481-6650

- **HUD Tenants' Coalition**

Frank Hutchins  
923-3500

- \* **Newark Coalition For Neighborhoods**

Richard Cammarieri, 643-7711



# *Report From Public Hearing Released*

A sixteen page report published by the **HUD Tenants' Coalition** called **Housing Crisis 1992: A Public Hearing** presents dramatic testimony about the continuing housing problems in Newark. The Public Hearing took place Dec. 5, 1992, at the Second Presbyterian Church in Newark.

"We published this report because the voices of those who spoke at the Public Hearing need to be heard," said Frank Hutchins, one of the event organizers. "There are dramatic stories here. One of the speakers was formerly homeless. Another woman was about to be evicted before Christmas as her son lay dying of cancer. One person suffered a heart attack when he had to walk up many flights because of a non-functioning elevator. Others spoke of their health suffering from the lack of heat and hot water. Action has got to be taken to stop conditions like these."

At the Public Hearing, representatives from the following civic and non-profit organizations listened while testimony was presented: the Newark chapter of the NAACP, the Junior League of Montclair & Newark, Apostles House, Newark Coalition for Neighborhoods, Metropolitan Ecumenical Ministry, the Urban League, the Rutgers Womens' Legal Clinic, Newark Emergency Services for Families, and the Archdiocese of Newark's Commission on Justice & Peace.

The newly released report was sent to all city, county, and federal elected officials with a cover letter signed by these organizations. The letter stated in part:

"During the recent holidays, while many people were celebrating with parties and festive meals, many others were worrying about where their next month's rent payment would come from, how to keep children warm in a building without heat, or where they can find a home their

family can afford.

"On December 5, representatives from our organization heard dramatic testimony that the lack of affordable housing in decent condition continues to be a serious problem in Newark. We heard about tenants living without heat, hot water and elevator service even though they are paying high rents. We heard about landlords without compassion, and bureaucratic agencies who are unresponsive. We heard from the formerly homeless about what it is like to be without a home.

"The testimony was so moving that it made us commit ourselves and our organization to do whatever we can to assist the Tenants' Coalition which organized the Public Hearing, in its efforts to improve housing conditions in Newark.

"Our first step is to share this testimony with you. We hope that you will take the time to sit down and hear the voices coming from these pages. We hope that you will be moved to take up the challenge, and to take whatever steps your office allows to help solve this problem."

"As we begin 1993, we hope that those who are homeless, and those who are living in terrible building conditions, will have your attention when they speak to you. We hope that in the publicity surrounding Newark's Renaissance, you have not forgotten the continuing lack of affordable housing, and the need to improve and maintain the buildings which do house thousands of Newark residents. We ask you to make this a priority in the year ahead, so that next year's holidays will find many more people able to enjoy themselves safely and securely in their homes."

A limited number of the complete **Housing Crisis 1992** reports are available for \$5. Contact Nancy Zak at (201) 344-7210.



## Tenant Rights Workshops Available

Do you belong to a group that wants to learn its legal rights as tenants? Residents of your building, your parents group at school? Your church members? Call and arrange a tenant rights workshop.

Workshops can be given in Spanish or English. Call Frank Hutchins at 923-3500 or Nancy Zak, 344-7210. A videotape on housing organizing in Spanish called "Techos Y Derechos" is also available.

## Blackstone Apartments (now known as Oliver Plaza)

The past holiday season was the scene of beautiful lights at this building at 469 Elizabeth Ave. It was so beautifully decorated that everyone who passed by could not help but comment.

Ironically though, the tenants in the building were greatly disturbed because both elevators were out of order for more than 80% of the time. Many tenants who went Christmas and grocery shopping had to struggle to the upper floors with heavy packages.

Early this year, a committee of tenants met with Council President Donald Bradley concerning the poor elevators, and other poor repair service. Another major complaint was the installation of a pay phone in front of the building. Councilman Bradley immediately contacted the owner. Since that meeting, it appears that the front elevator has consistently been in good working order, although a sign suddenly appeared above the back elevator reading "Freight, No Passengers."

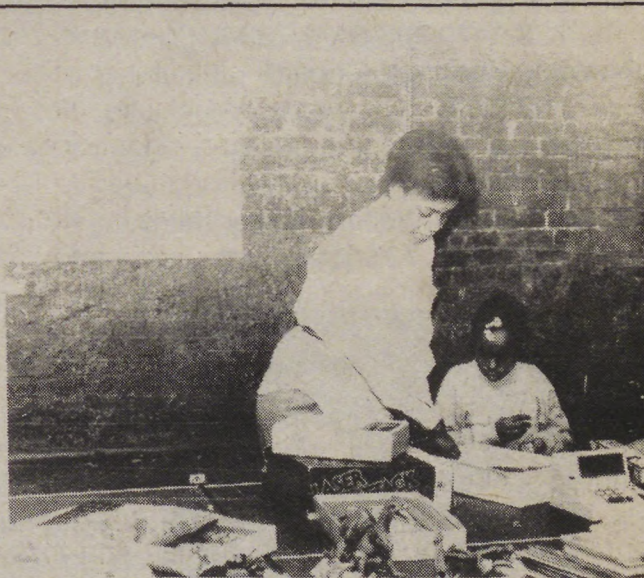
For 5 years, the tenants and the Newark Police Department have been urging the owner to put up a "No Loitering" sign in the lobby discouraging the drug activity. The pay phone is the attraction to drug dealers. Come on, Mr. Owner, let's not be greedy for the few pennies you get, and endanger your tenants.

## Stratford Arms

Since the last time we went to press, the Stratford Arms Tenants Association has been active. On August 8th, they celebrated the 9th Annual Block Party (see cover photo) with hot dogs, hamburgers, barbecue chicken, salads and on and on the food went. There were all kinds of activities such as drill teams and games. It was loads of fun for all ages. Many city and county officials stopped by to take part in the festivities.

A Christmas party was held for the children. Toys were donated by Warden G. Fouchee, Bruce Glass, Pablo and the officers of Essex County Jail. The Fighting Back Program also donated toys.

On Jan. 25th, Mr. Charles Crawford celebrated his 57th birthday, with a party for the kids. Stratford Arms Tenants Association sure knows how to enjoy, and the food is good. **Tenant Action News** enjoys hearing that there are some buildings where management and tenants can come together without struggling.



*Roberta Moore, Tenant President at McEvoy Towers, 140 Roseville Ave., shares time with a youngster in the newly opened recreation room which the tenants worked for. Congratulations!*



## Numbers Every Tenant Should Know...

- Newark Rent Control Board  
Staff: 733-3675  
Administrator: 733-6362  
Copies of rent control ordinance.
- Rutgers Urban Legal Clinic  
15 Washington St.  
648-5576
- Newark City Clerk's Office  
733-3844 or 733-3669.  
To find out about city ordinances.
- Landlord Tenant Court  
621-5343 or 621-5346.
- Essex-Newark Legal Services  
106 Halsey St.  
624-4500
- Essex-Newark Legal Services  
Senior Citizen Unit  
672-3838, -3839, -3840, 3895.
- Rutgers Legal Aid Clinic  
15 Washington St.  
624-5300
- Newark Offices of Code Enforcement  
733-6470, 733-6471, 733-6481
- Newark Municipal Council  
733-3788
- Ironbound Community Corp.  
344-7210
- Essex County Welfare Department  
733-3059, 733-3000



*Tenants at 39 Lincoln Park held a Halloween Party for their children. Tenants in this building are being assisted with their organizing by St. Columba's Neighborhood Club.*

## Renters Hurting

Most tenants already know what a struggle it is to keep up with rising rents. But a recent report from the Center on Budget Policy Priorities in Washington, D.C., makes it official. The report shows that more than 2 out of 3 low-income renters in northern New Jersey spent **more than half their income** on housing in 1987.

Nationally, the report said, half of the low income families who rent spent **over 50% of their income** on housing. Three quarters spent more than 30% of their income on housing.

In the report, low income was defined as households with an annual income of \$10,000 or less. The federal government says that housing is "affordable" if it requires no more than 30% of a household's income. The report said there is a shortage of 76,100 low-cost rental housing units in northern New Jersey. It also said that 14% of low income households live in physically deficient housing.

"The most severe problem confronting poor households in the northern New Jersey metropolitan area is affordability," the report said. "Poor households in the northern New Jersey metro area spend such large percentages of income on housing costs in part because there is a substantial shortage of affordable housing."



## If He Can Do It, Why Not Here?

Real estate developer Joseph Spiezio has transformed a deteriorated, drug infested building at 426-432 Central Ave. in East Orange into a "clean and quiet" building that tenants love (Star Ledger, Sept. 1992).

The building had 71 code violations, including broken windows, no heat and hot water, missing smoke detectors and floor tiles, missing kitchen cabinets, leaks, falling plaster, peeling paint, rodent infestation, sewage backups and vandalized mail boxes. Spiezio bought the buildings, and brought in nearly 70 workmen to repair them. Today the 42 apartments are occupied with tenants paying from \$450 to \$700 a month.

Loitering outside the building is no longer a problem, the tenants say. The Orange Police Director, Charles Cobbertt said, "We haven't had nearly the number or type of (crime complaint) calls that we previously received."

"We have said for a long time, that if landlords fix up and maintain their buildings properly, crime rates in the properties will drop," said Frank Hutchins, from the HUD Tenants' Coalition. "This example just proves that we are right."

The manager for the building said, "We won't hesitate to evict any tenant who violates any of our rules and regulations, especially if it has to do with any illegal drugs or drug activity."

It sounds like Mr. Spiezio could give lessons to some building owners and managers in Newark. Since we know you can't believe everything you read, we invite response from any of the tenants in this building. Is it really as good as it seems?



### Special Thanks

The following groups have given financial or other support to help tenants in Newark organize: Newark Coalition For Neighborhoods, United Church of Christ, Center For Community Change, Campaign For Human Development, Black United Fund, CWA Local 1981, Exxon, Ironbound Community Corporation, Newark Coalition For Low Income Housing, and Metropolitan Ecumenical Ministry. We thank you!

### Newark Coalition For Neighborhoods

*by Richard Cammarieri*

We've all heard the words: "New Newark, Renaissance City". It sounds good, but who really benefits? **Newark Coalition For Neighborhoods (NCN)** is trying to make sure that Newark residents get a fair share of the benefits of jobs and housing from revitalization. Newark's Renaissance should help **all** Newark's residents, not just focus on downtown.

NCN can help organize tenant groups and block associations. We provide presentations, training and tip sheets. Some of these are:

- \* Starting A Tenant Group
- \* ByLaws for Community Groups
- \* Basic Record-Keeping
- \* Leadership Structure
- \* How To Increase Participation
- \* Effective Meetings
- \* Effective Outreach
- \* Community Research

In addition to these, NCN also sponsors community forums about **Fair Banking**. Neighborhood residents would receive information about home improvement loans, mortgage loans, and low cost savings and checking accounts.

For more information, or to set up a presentation, contact Richard Cammarieri, NCN, 944 Broad St., Newark, N.J., (201) 643-7711.



## Zion Towers Tenants Stop Rent Increase

*Tenants at Zion Towers organized and stopped a 9% rent increase. (This was on top of a 30% rent increase which was granted last year). There were a number of problems with the rent increase application, but the first one was that it was not available to tenants on the date that it should have been for tenant review. An accountant reviewed the application for the tenants and questioned many of the numbers. Congratulations Zion Towers tenants - your hard work paid off. Below is a Zion Towers tenant's story of some of the continuing problems there:*

Zion Towers management are up to their old tricks again. They claim there are no vacant two bedroom apartments for current tenants who need more rooms. Yet they found a 2 bedroom apartment for the new maintenance man! Tenants who have 2 children are still living in 1 bedroom apartments.

If you are a tenant who has a dispute with management at Zion Towers, they will either treat you with a nasty attitude, or make you wait, until they are ready to resolve the problem. If they can't wrap you around their finger, they will start the harrassment game. Management is like a bunch of little kids. If you don't give me some of your candy, I won't let you play with my toy.

Where did all the strange new maintenance men who were hired recently come from? I heard that the old men were fired because they didn't perform their duties or they disappeared during working hours and couldn't be found. But where was the super or the assistant super on Saturday, Feb. 20, 1993, when 3 of the new workers were in the new lobby for at least 3 hours talking and laughing and a lot of the halls were not cleaned. Yet the old men, whom the tenants had gotten around to having some trust in, were fired for this kind of action.

P-floor belongs to the tenants, yet

management wants you to get their consent to use it or have a meeting there. Management wants you to sign a paper saying you are responsible for missing items. If management would put their attention to bigger things, instead of worrying about trivial things like this, maybe this building could be made a better place to live.

For instance, every time I turn around the water is shut off because of a broken pipe or because someone's apartment has a leak. The A & S Company are parked at Zion Towers just as much as I do, and I live there. This has been going on for the last two years. If you have a contract with a company, and they are not performing as they should, why not get rid of them, because it is doing nothing but wasting money.

## Action Alert

Tenants living in HUD buildings in New Jersey are facing an injustice. Tenants in many of these buildings have been told to bring their Tenant Tax Rebate checks to the office so that it can be counted toward their income.

This contradicts the entire idea of the rebate, which is to reimburse tenants for a portion of the money they pay in taxes. How can this be counted as additional income?

New Jersey Tenants Organization (NJTO) has asked that in buildings where this is happening, tenants write to:

The Honorable Henry Cisneros, Secretary  
Department of Housing & Urban  
Development

451 Seventh St., SW  
Washington, D.C. 20410

Your letter should state that tax rebates should not be counted as new income, just so that managers and owners can raise rents.





# Prepayment Conference Brings Tenants Together

More than 50 tenants from privately-owned HUD- assisted buildings in the northern New Jersey area attended a Conference on April 3 to learn about the possibility of their owners prepaying their mortgage, and what this would mean for tenants.

"It can mean owners buy out of the system of HUD-assisted housing, rents escalate, and tenants are evicted because they cannot afford the rents. Unless tenants organize," said Don Lubin, one of the Conference organizers.

Under the Low Income Housing Preservation Act of 1990, tenants have certain rights and protections, but need to organize to learn and enforce them. Becky Himlin, from the National Low Income Housing Coalition in Washington, D.C., explained the "prepayment" process to tenants and talked about their rights.

Joan Wheeler, from the National Alliance of HUD Tenants, spoke about the importance of organizing. "This property is our home. It is the place where we go to get away from the rest of the world. If you add up all the rent we have paid over the years, it is a lot of money. If we do nothing, conditions will deteriorate around us. We have got to persevere. We've got to know our rights, do our homework, and follow through."

"Nobody is building federally assisted housing anymore. Many federal subsidies are expiring. So what is going to happen to us, unless tenants step forward and become part of the process. If we don't it will be the same bureaucrats who are creating problems in our buildings, who will be telling us where we have to live tomorrow."

"The message is organize, organize, organize. And remember Rome wasn't built in a day. It takes time and commitment."

"If inmates in prisons can get television sets, shouldn't those of us who live in government assisted housing be able to get lights on in the hallways, and locks on our doors?"

Tenants from Jersey City, Orange, Paterson,



*Joan Wheeler tells tenants "Organize, organize, organize," at the Prepayment Conference April 3.*

Union City, West New York, Cartaret, and Newark attended the Conference. The **HUD Tenants' Coalition** of Newark hosted the Conference, which was held at the First Peddie Baptist Memorial Church in Newark. Other groups which helped organize the Conference were: the Suburban Housing Coalition, Tri-County Community Action Agency, Affordable Housing Network of N.J., and the New Jersey Tenants Organization. A similar Conference was also held in the southern part of the state. The Conferences were funded by the New Jersey Department of Community Affairs.

## 1st Annual Benefit Concert For Tenants In Action A Success!

All proceeds from this wonderful evening go to help the **HUD Tenants' Coalition** in its organizing work in Newark. "We are very excited about this fundraiser," said Frank Hutchins. "It was initiated and planned by tenants." Tenant Elouise Hunter, who also sang, organized the other talented local musicians: Greater Bethel Mass Choir, Evangelist H. Goodson, and Quwane of In Session Studio. The Concert was held April 24 from 6 to 8 PM, at Essex County College.



## Help Build Tenant Power In Newark!

The **Coalition To Save Rent Control (CTSRC)** & the **HUD Tenants' Coalition** have been volunteer organizations that help provide information on tenant rights and assists individual tenants in organizing their buildings. Clip this coupon and return it with any amount of money you can contribute to help continue this work.

- ☐ Here's my \$5 donation to this newsletter, keep it coming.  
☐ I can't afford to subscribe, but keep me on the mailing list.  
☐ Here's my subscription and a donation to help work for Tenant Awareness and Rights in Newark.

☐ \$10    ☐ \$20    ☐ \$ \_\_\_\_\_ 2    5  
☐ other \$ \_\_\_\_\_

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Phone \_\_\_\_\_

Checks should be made out to:

**NCN - Tenant Project**

and sent to NCN, 944 Broad St., Newark, N.J. 07102

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Newark, New Jersey 07107

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